

## **REMARKS**

### **SUMMARY:**

The present application sets forth prior claims 11-25 and 55-57 as well as new claims 58-59, of which claim 11 is the sole independent claim. Claims 1-10 and 26-54 have been canceled.

Original claims 14-20, 22 and 24 stand rejected under 35 U.S.C. §112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicant regards as the invention. Claim 15 stands objected to under the double patenting provisions of 37 C.F.R. § 1.75 as being a substantial duplicate of claim 14 of the subject application. Claims 11-25 and 55-57 stand rejected under 35 U.S.C. § 103(a) as being allegedly unpatentable over Marybeth Regan, "Utilizing the Internet in education", College and University, Washington: Spring 2001 Vol. 76, Iss. 4; pgs. 37-45 (hereinafter "Regan") in view of U.S. Patent No. 7,062,462 (Ireland et al.)

Responses to each of the rejections outlined above, including traversal of the prior art rejections, are hereafter presented.

### **REJECTION OF CLAIMS 14-20, 22 AND 24 (35 U.S.C. § 112, second paragraph):**

Original claims 14-20, 22 and 24 stand rejected under 35 U.S.C §112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicant regards as the invention. More particularly, numbered page 2 of the May 9, 2007 Office Action helpfully points out that such claims recite the limitation "web-based system" which is indicated as having insufficient antecedent basis.

Presently submitted amendments to respective claims 14, 15 and 21 are intended to correct the typographical errors in such locations pointed out by the Examiner where "web-based system" should have read "web-based application". In

light of the present amendments, Applicant respectfully requests withdrawal of the 35 U.S.C. §112, second paragraph, rejection of claims 14-20, 22 and 24.

**DOUBLE PATENTING REJECTION OF CLAIM 15:**

Claim 15 is objected to under 37 C.F.R. § 1.75 as being a substantial duplicate of claim 14. As such, claim 14 has been amended to include more particular features concerning relay of information contained in an ISIR document from the Department of Education to the subject web-based application. Such amendment adds further distinction between claims 14 and 15, in addition to the difference in claim scope based on differing claim dependencies. Claim 14 depends from claim 13, while claim 15 depends from claim 11. As such, Applicant respectfully requests withdrawal of the double patenting rejection of claim 15.

**35 U.S.C. §103(a) REJECTION (CLAIMS 11-25 and 55-57):**

Claims 11-25 and 55-57 stand rejected under 35 U.S.C. § 103(a) as being allegedly unpatentable over Marybeth Regan, "Utilizing the Internet in education", College and University, Washington: Spring 2001 Vol. 76, Iss. 4; pgs. 37-45 (hereinafter "Regan") in view of U.S. Patent No. 7,062,462 (Ireland et al.)

The Examiner has already correctly noted the many deficiencies of the base reference Regan. In attempt to cure some of such deficiencies, the Examiner has cited Ireland et al. and has also referred to several claimed features as "well known" and/or "inherent" aspects. For example, numbered page 4 of the May 9, 2007 Office Action refers to a student file establishment service as "well-known and inherent". Numbered page 6 refers to a service for obtaining a copy of an ISIR document and a service for obtaining enrollment verification information as "inherent."

Applicant respectfully rebuts all such statements regarding "well known" or inherent prior art and hereby traverses such alleged support for rejection in accordance

with MPEP § 2144.03. Applicant further requests that the Examiner provide documentary evidence in support of all statements regarding well known or inherent prior art, if the Examiner wishes to proceed with a formal position regarding such statements.

Before particularly addressing the technology set forth in the present respective claims, the following commentary is presented to highlight some general differences in the technology disclosed in the subject application and that of Regan and Ireland et al. Applicant notes that the subject web-based application for providing a multi-level financial aid system is generally directed to the steps of actually processing and generating a financial aid award package, including the basic steps of gathering required information for a given student, checking this information against related info provided to various governmental agencies, ensuring compliance with federal regulatory agencies, determining aid eligibility, and generating an award notice. Such steps and others are part of the overall process disclosed in the subject application for providing a single integrated on-line web application that processes student financial aid without the need for time-consuming and inefficient interaction by students and staffing in a traditional financial aid office associated with an educational institution. By automating the information collection and aid processing steps associated with financial aid, paperwork is reduced, aid processing times are improved, and staffing needs for various financial aid entities may also be scaled back. (See page 4, lines 17-26 of the original application.)

Neither of the Regan and Ireland et al. references are directed to a comprehensive system for automating all such aspects of financial aid processing in an integrated online web-based software application. Regan merely discloses piecemeal aspects of how the Internet might be utilized in higher education, but provides no solution for integration of features to create a single online financial aid processing application. More particularly, Regan notes that students can fill out a FAFSA online

after which applications are processed and information provided directly to schools. The actual processing of the applications (and coordination of multiple pieces of information and compliance determinations required to effect such processing) corresponds to the technology set forth in the claims 11-25 and 55-58, which is not disclosed in Regan.

Such deficiencies of Regan cannot be cured by Ireland et al. because this reference also is not directed to the actual processing of financial aid applications, but only to the provision of an interface for viewing and analyzing previously processed award packages to a student. For instance, in col. 6, lines 20-34, Ireland et al. disclose how it is still the responsibility of a school administrator to generate a financial aid package and preferably mail a letter to a potential student containing an announcement of the financial aid package. The viewing of the package by a student or parent may then occur upon accessing a given URL address and supplying a user name and password. Ireland et al. provides a plethora of features that may be utilized to view award packages, predict loan repayment amounts, etc. but such reference still does not disclose a method for the actual processing of such awards as set forth in claim 11 and others of the subject application.

With particular regard to claim 11, numbered page 3 of the May 9, 2009 Office Action aptly notes the deficiencies of Regan in that such reference "does not explicitly disclose a financial aid estimation service for generating a predicted amount of monetary aid that may be available for the student to use for education-related expenses, whereby the predicted amount of monetary aid generated via said financial aid estimation service is based on information obtained via said first information service."

The recent Office Action asserts that Ireland et al. discloses these features missing from Regan, but Applicant respectfully asserts that these particular features are not disclosed and Ireland et al. actually teaches away from use of such features. With

regard to an information collection service for obtaining personal and financial information about a given student, Ireland et al. relies on a school's financial aid office to gather this requested information. Ireland et al. teaches away from using such information gathering features when it distinguishes itself from known on-line websites that require a user to input all information necessary for obtaining a cost projection. (See col. 2, lines 53-59 of Ireland et al.) Applicants note that in accordance with §2141.03 of the MPEP, prior art must be considered in its entirety, including disclosures that teach away from the claims. In contrast, features for the collection of such information and the financial aid estimation service for calculating an amount of aid eligibility based on such collected information is not disclosed in Ireland et al. Ireland et al. discloses that such financial aid processing features are handled by school administrators who utilize the system of Ireland et al. to help students view and analyze already processed financial aid packages. (See col. 6, lines 21-34 of Ireland et al.)

Based on the above distinguishing remarks, Applicant respectfully submits that neither Regan nor Ireland et al. singularly or in combination discloses the features set forth in claim 11, and so withdrawal of such rejection is respectfully requested. Furthermore, since claims 12-25 and 55-59 depend from claim 11 and further limit same, such claims should also be allowed over Regan and Ireland et al. and acknowledgement of the same is respectfully requested.

With particular regard to claims 17-25 and 55-57, Applicant is not quite sure where such features are particularly disclosed in Ireland et al. as noted by the Examiner on numbered pages 5 and 6 of the May 9, 2009 Office Action since a long list of features are indicated as generally described in a portion of the Ireland et al. reference. Applicant notes that 35 U.S.C. § 132 requires that "whenever, on examination, any claim for a patent is rejected, or any objection or requirement made, the Director shall notify the applicant thereof, stating the reasons for such rejection, or objection or requirement, together with such information and references as may be useful in judging

the propriety of continuing the prosecution of his application.” There are several features in claims 17-25 and 55-57 that are not specifically pointed out in Regan or Ireland et al.

Even after a close reading of such references, Applicant submits that several features intimately related to a multi-level financial aid processing system, including those required for processing and generating a financial aid award package are not disclosed singularly or in combination of the Regan and Ireland et al. references. With particular regard to claim 18, Applicant again notes that a determination of eligibility for various types of financial aid (e.g., pell grants, federal loans, etc.) is not disclosed in Regan or in Ireland et al. since neither of such references is directed to the actual processing of financial aid award packages which is automated in an integrated web-based application in accordance with the technology set forth in claims 11 and 18. In addition, the features disclosed in claims 14 and 55 for obtaining a copy of a given student’s ISIR document are used in financial aid processing to make sure that information obtained via said first (and/or second) information collection services are accurate and complete. The service set forth in claim 56 for obtaining enrollment verification information is utilized to ensure a given student will need the financial aid awards that are processed. Claim 58 sets forth several features involved in processing, including services for comparing information obtained via said first information collection service and the given student’s ISIR document, for determining what financial aid the given student is eligible for, and for providing an award notice to the given student based on the determination of financial aid eligibility. Each of these steps is related to the actual processing and determination of a financial aid award package, which is not disclosed in Ireland et al. Still further, an integral portion of financial aid processing as set forth in claim 59, namely a determination of whether a given student’s corresponding information complies with federal regulatory standards for financial aid eligibility does not appear to be disclosed in Regan or Ireland et al.

For at least the reasons set forth above, Applicant respectfully submits that claims 11-25 and 55-59 are patentable over the alleged combination of Regan and Ireland et al. references, and acknowledgement of the same is earnestly solicited.

**CONCLUSION:**

Inasmuch as all outstanding issues have been addressed, it is respectfully submitted that the present application, including claims 11-25 and 55-57, and new claims 58 and 59, is in complete condition for issuance of a formal Notice of Allowance, and action to such effect is earnestly solicited. The Examiner is invited to telephone the undersigned at his convenience should only minor issues remain after consideration of this response in order to permit early resolution of the same.

The Examiner is invited to telephone the undersigned at his convenience should he have any questions regarding this matter or to resolve any remaining issues.

Respectfully submitted,

DORITY & MANNING,  
ATTORNEYS AT LAW, P.A.



JENNIFER L. ULSH  
Registration No. 52,312

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Date

P. O. Box 1449  
Greenville, South Carolina 29602-1449

Telephone: (864) 271-1592  
Facsimile: (864) 233-7342